



Order Filed on October 18, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
44619  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Wells Fargo Bank, N.A., d/b/a Wells  
Fargo Dealer Services

In Re:  
Sandra Mercado

Case No.: 17-19467

Adv. No.:

Hearing Date: 9-21-17

Judge: VFP

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE  
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO WELLS FARGO BANK,  
N.A., D/B/A WELLS FARGO DEALER SERVICES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: October 18, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**Sandra Mercado**

**17-19467(VFP)**

**Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make  
Adequate Protection Payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services**

**Page 2**

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, with the appearance of Edward Hanratty, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services:** The trustee shall pay Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services the sum of \$8,366.16 over 60 months (being the vehicle value of \$7725.00 with interest at 5.25% for 36 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services in the amount of \$115 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services commencing in June of 2017.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until all counsel fees have been paid and regular distributions begin to be made to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services until the remaining counsel fees have been paid.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Sandra Mercado  
Debtor

Case No. 17-19467-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2017.

db Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Debtor Sandra Mercado thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5